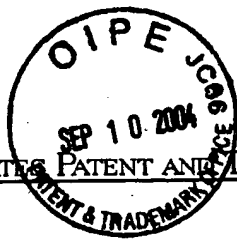


JUN 14 2004



UNITED STATES PATENT AND TRADEMARK OFFICE

SNELL & WILMER

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPL NO.	FILING OR 371 (c) DATE	ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLMS	IND CLMS
10/810,469 ✓	03/27/2004 ✓	3624 ✓	770	70655.0600 ✓	14	7	2

CONFIRMATION NO. 9765

FILING RECEIPT



OC000000012896469

20322 PM
SNELL & WILMER
ONE ARIZONA CENTER
400 EAST VAN BUREN
PHOENIX, AZ 850040001

Date Mailed: 06/08/2004

Receipt is acknowledged of this regular Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Filing Receipt Corrections, facsimile number 703-746-9195. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

David Bonalle, Residence Not Provided; ✓
Jeff Fehlhaber, Residence Not Provided; ✓
Peter D. Saunders, Residence Not Provided; ✓

Assignment For Published Patent Application

American Express Travel Related Services Company, Inc.;

Domestic Priority data as claimed by applicant

This application is a CIP of 10/192,488 07/09/2002 ✓

Foreign Applications

60/277,539	3/20/01	10/608,742	6/27/03
60/396,577	7/16/02	10/435,420	5/09/03
10/340,352	1/10/03		

If Required, Foreign Filing License Granted: 06/06/2004

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

Title

Noted for receipt correction due 6-24-04

Systems and methods for providing a RF transaction device operable to store multiple distinct calling card accounts ✓

Preliminary Class

705

**LICENSE FOR FOREIGN FILING UNDER
Title 35, United States Code, Section 184
Title 37, Code of Federal Regulations, 5.11 & 5.15**

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).



Title:

**SYSTEMS AND METHODS FOR PROVIDING A RF TRANSACTION
DEVICE OPERABLE TO STORE MULTIPLE DISTINCT CALLING
CARD ACCOUNTS**

**Inventors: Jeff Fehlhaber
David S. Bonalle
Peter D. Saunders**

Assignee: American Express Travel Related Services Company, Inc.

Cross-Reference To Related Applications

This application claims priority to, and the benefits of, U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR RFID PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/277,539, filed March 20, 2001), to U.S. Provisional Patent Application No. 60/396,577, filed July 16, 2002, to U.S. Patent Application No. 10/340,352, entitled "SYSTEM AND METHOD FOR INCENTING PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed January 10, 2003, to U.S. Patent Application No. 10/608,742, entitled "METHOD AND APPARATUS FOR ENROLLING WITH MULTIPLE TRANSACTION ENVIRONMENTS," filed June 27 2003, and to U.S. Patent Application No. 10/435,420, entitled "SYSTEMS AND METHODS FOR MANAGING ACCOUNT INFORMATION LIFE CYCLES," filed May 9, 2003, all of which are hereby incorporated by reference.

Field of Invention

[0001] The present invention generally relates to payment systems, and more particularly, to systems and methods for a transaction device including multiple data sets associated with various distinct transaction accounts.